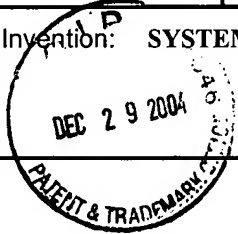
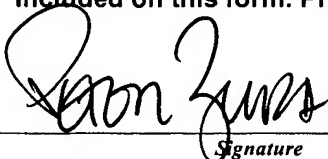



AMENDMENT TRANSMITTAL LETTER (Large Entity)				Docket No. 107889-041	
Applicant(s): Jeffrey Michael Brock					
Application No. 10/037,055	Filing Date 12/31/01	Examiner Ronald Laneau	Customer No. 24573	Group Art Unit 2167	Confirmation No. 5526
Invention: SYSTEM AND METHOD FOR PROVIDING FINANCING					
 COMMISSIONER FOR PATENTS:					
Transmitted herewith is an amendment in the above-identified application.					
The fee has been calculated and is transmitted as shown below.					
CLAIMS AS AMENDED					
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	42 -	42 =	0 x	\$18.00	\$0.00
INDEP. CLAIMS	5 -	5 =	0 x	\$88.00	\$0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0.00
<input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____ <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account 02-1818 <input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input type="checkbox"/> Any patent application processing fees under 37 CFR 1.17. <input type="checkbox"/> Payment by credit card. Form PTO-2038.					
WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.					
 _____ <i>Signature</i>			Dated: December 23, 2004		
Peter Zura Reg. No. 48,196 Bell, Boyd & Lloyd LLC Chicago, Illinois 60690-1135 Phone: (312) 807-4208			I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on December 23, 2004 _____ (Date)  _____ <i>Signature of Person Mailing Correspondence</i> Renee Street _____ <i>Typed or Printed Name of Person Mailing Correspondence</i>		
CC:					

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Jeffrey Michael Brock
Appl. No.: 10/037,055
Conf. No.: 5526
Filed: December 31, 2001
Title: SYSTEM AND METHOD FOR PROVIDING FINANCING
Art Unit: 3627
Examiner: Ronald Laneau
Docket No.: 0107889-041

Mail Stop
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. §1.111

Sir:

In response to the Office Action dated October 1, 2004, Applicant herein responds as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.